

United States Bankruptcy Court
Northern District of Ohio

In re:
Chad E. Westfall
Heather R. Westfall
Debtors

Case No. 18-61691-rk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-6

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 22

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db/db +Chad E. Westfall, Heather R. Westfall, 12076 King Church Avenue NW,
Uniontown, OH 44685-8222
25608085 Chase Bank, P.O. Box 6294, Carol Stream, IL 60197-6294
25608094 +Northwest Bank, 100 Liberty St, Warren, PA 16365-2497
25608095 ++RBC, PO BOX 1548, MANSFIELD OH 44901-1548
(address filed with court: RBC, Inc, Attn: Bankruptcy, Po Box 1548, Mansfield, OH 44901)
25608098 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
25608101 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,
Madison, WI 53707-7860
25608099 +United Health Care, P.O. Box 30555, Salt Lake City, UT 84130-0555

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr EDI: QLBFAFARIN.COM Dec 22 2018 03:33:00 Lisa M. Barbacci, Trustee - Canton, PO Box 1299,
Medina, OH 44258-1299

ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Dec 21 2018 23:05:41 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
25608084 +EDI: CAPITALONE.COM Dec 22 2018 03:33:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
25608086 +EDI: CHASE.COM Dec 22 2018 03:33:00 Chase Card Services, Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298
25608087 EDI: WFNNB.COM Dec 22 2018 03:33:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept,
Po Box 18215, Columbus, OH 43218
25608088 +EDI: WFNNB.COM Dec 22 2018 03:33:00 Comenitybank/wayfair, Po Box 182789,
Columbus, OH 43218-2789
25608089 +EDI: DISCOVER.COM Dec 22 2018 03:33:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
25608090 +EDI: PHINAMERI.COM Dec 22 2018 03:33:00 GM Financial, Attn: Bankruptcy, P.O. Box 183853,
Arlington, TX 76096-3853
25608091 +EDI: CBSKOHLS.COM Dec 22 2018 03:33:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
Milwaukee, WI 53201-3120
25608092 +EDI: NFCU.COM Dec 22 2018 03:33:00 Navy FCU, Attn: Bankruptcy, Po Box 3000,
Merrifield, VA 22119-3000
25608093 +EDI: NFCU.COM Dec 22 2018 03:33:00 Navy Federal, Attn: Bankruptcy, Po Box 3000,
Merrifield, VA 22119-3000
25608987 +EDI: PRA.COM Dec 22 2018 03:33:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
25608096 +EDI: RMSC.COM Dec 22 2018 03:33:00 Synchrony Bank/Bryant Corp, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
25608097 +EDI: RMSC.COM Dec 22 2018 03:33:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
25608100 EDI: USBANKARS.COM Dec 22 2018 03:33:00 Us Bank, Pobox 5229, Cincinnati, OH 45201
TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr ACAR Leasing LTD d/b/a GM Financial Leasing
cr Northwest Bank
cr U.S. Bank NATIONAL ASSOCIATION
aty* Lisa M. Barbacci, Trustee - Canton, PO Box 1299, Medina, OH 44258-1299
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2018 at the address(es) listed below:

Chris G. Manos on behalf of Debtor Chad E. Westfall manoslegalservices@sbcglobal.net
Chris G. Manos on behalf of Debtor Heather R. Westfall manoslegalservices@sbcglobal.net
D. Anthony Sottile on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing
bankruptcy@sottileandbarile.com
Douglas A. Stephan on behalf of Creditor Northwest Bank das@meyerkerschner.com,
jkg@meyerkerschner.com/emb@meyerkerschner.com/gtr@meyerkerschner.com
Lisa M. Barbacci, Trustee - Canton barbaccitrustee@gmail.com, lbarbacci@ecf.epiqsystems.com
Lisa M. Barbacci, Trustee - Canton on behalf of Trustee Lisa M. Barbacci, Trustee - Canton
barbaccitrustee@gmail.com, lbarbacci@ecf.epiqsystems.com
Susan Power Johnston on behalf of Creditor U.S. Bank NATIONAL ASSOCIATION
susanpowerjohnston@gmail.com, teresap@w-legal.com

TOTAL: 7

Information to identify the case:

Debtor 1 **Chad E. Westfall**
First Name Middle Name Last Name

Debtor 2 **Heather R. Westfall**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Ohio**

Case number: **18-61691-rk**

Social Security number or ITIN **xxx-xx-6699**
EIN --_-----

Social Security number or ITIN **xxx-xx-8038**
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Chad E. Westfall

Heather R. Westfall

12/21/18

By the court: RUSS KENDIG
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.